

Appl. No. 09/307,485
Amdt. dated June 7, 2004
Reply to Office Action of May 7, 2004

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Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Withdrawn) A method of purchasing a money order by a user via the Internet for delivery to an intended recipient, wherein the money order is backed by a third party other than the user or the intended recipient, comprising the steps of:

providing a money order system capable of generating money orders backed by a third party other than the user or the intended recipient;

contacting the money order system with a computing device via the Internet by the user desiring to purchase a money order in a financial amount;

transmitting information to the money order system via the Internet that is required to purchase said money order, said information including at least a user's identification, an identification of the intended receiver of the money order and the financial amount for the money order;

automatically printing a money order backed by a third party with said money order system upon receipt of said transmitted information; and

initiating physical delivery of said money order from the money order system to said intended receiver.

2. (Withdrawn) A method of purchasing a money order by the user via the Internet for delivery to the intended recipient, wherein the money order is backed by a third party other than the user or the intended recipient as recited in claim 1 further including the step of generating an e-mail message to at least one of said user or intended receiver of said money order that said money order has been sent to said intended receiver.

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3. (Withdrawn) A method of purchasing a money order by the user via the Internet for delivery to the intended recipient, wherein the money order is backed by a third party other than the user or the intended recipient as recited in claim 2 further including the steps of:

transmitting credit card information associated with said user; and
electronically processing said credit card information to make available funds
needed for said purchase of said money order by said user.

4. (Withdrawn) A method of purchasing a money order by the user via the Internet for delivery to the intended recipient, wherein the money order is backed by a third party other than the user or the intended recipient as recited in claim 2 further including the steps of:

establishing a funds account on said users behalf in said money order system, said
funds account having a predetermined amount of monetary funds;

electronically deducting a predetermined amount of funds from said funds
account in accordance with the amount of funds required to generate said users purchased money
order.

5. (Previously Presented) A method of purchasing a money order from a money order system via the Internet for the purchase of goods purchased from an Internet-based auction transaction, wherein the money order is guaranteed by a third party other than a seller or a buyer in the auction transaction, the method including the steps of:

awarding a bid to a buyer for goods to be purchased from a seller from an auction
process conducted between said buyer and seller via the Internet on an Internet auction site;

contacting an Internet site for said money order system via the Internet by said
buyer with a computing device after said bid is awarded to said buyer by the Internet auction
site;

transmitting information to said money order system via the Internet to purchase
said money order for said sale of said goods won during the auction process with the Internet
auction site, said information including at least said buyer's identification, an identification of
said seller and a financial amount for the money order, wherein said financial amount is related
to the bid;

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printing in an automated manner a money order that is backed by someone other than the buyer from said money order system upon receipt of said transmitted information from said buyer;

initiating physical delivery from money order system said generated money order to said seller; and

initiating physical delivery of said goods from said seller to buyer after said money order is printed.

6. (Previously Presented) A method of purchasing the money order from the money order system via the Internet for the purchase of goods purchased from an Internet-based auction transaction, wherein the money order is guaranteed by a third party other than the seller or the buyer in the auction transaction as recited in claim 5 further including the step of providing a hyper-link in the auction site to the money order system site.

7. (Previously Presented) A method of purchasing the money order from the money order system via the Internet for the purchase of goods purchased from an Internet-based auction transaction, wherein the money order is guaranteed by a third party other than the seller or the buyer in the auction transaction as recited in claim 6 further including the step of generating a message to at least one of said buyer or seller stating that said money order has been sent to said seller.

8. (Previously Presented) A method of purchasing the money order from the money order system via the Internet for the purchase of goods purchased from an Internet-based auction transaction, wherein the money order is guaranteed by a third party other than the seller or the buyer in the auction transaction as recited in claim 7 further including the steps of:

transmitting credit card information associated with said buyer to said money order system Internet site; and

electronically processing said credit card information to make available funds needed for said purchase of said money order by said buyer in said money order system site.

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9. (Previously Presented) A method of purchasing the money order from the money order system via the Internet for the purchase of goods purchased from an Internet-based auction transaction, wherein the money order is guaranteed by a third party other than the seller or the buyer in the auction transaction as recited in claim 7 further including the steps of:

establishing a funds account on said buyers behalf in said money order system,
said funds account having a predetermined amount of monetary funds;

electronically deducting a predetermined amount of funds from said funds
account in accordance with the amount of funds required to generate said money order generated
for the buyer.

10. (Previously Presented) A method of purchasing the money order from the money order system via the Internet for the purchase of goods purchased from an Internet-based auction transaction, wherein the money order is guaranteed by a third party other than the seller or the buyer in the auction transaction as recited in claim 7 further including the step of shipping the goods from said seller to buyer prior to said sellers receipt of said money order and after said information is transmitted from said money order system to said seller indicating that said money order is being delivered to said seller.

11. (Previously Presented) A system participating in an auction and paying with a money order that is backed by a third party, the system comprising:

a server configured to conduct an Internet-based auction via a web site, said
server further configured to cause to be displayed, via said web site, a money order request
selection selectable by a bidder that participated in an auction conducted via said web site; and

a money order sub-system that is accessed via said web site upon selection by the
bidder of said money order request selection, said money order sub-system configured for
processing a money order request, said processing comprising:

requesting funds for a money order transaction upon receipt of a money order
request;

upon confirmation of receipt of the requested funds, instructing a money order
dispensing apparatus to print a money order that is backed by someone other than the bidder; and

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confirming to the bidder that the money order request has been fulfilled with an automatically-generated electronic message.

12. (Previously Presented) A system participating in an auction and paying with a money order that is backed by a third party according to Claim 11 wherein said money order sub-system comprises a money order server configured to communicate with said auction server, and a processor, said money order server coupled to said processor.

13. (Previously Presented) A system participating in an auction and paying with a money order that is backed by a third party according to Claim 12 wherein said processor is programmed to request funds for a money order transaction upon receipt of a money order request by transmitting credit card information to a billing server.

14. (Previously Presented) A system participating in an auction and paying with a money order that is backed by a third party according to Claim 12 wherein said money order server is further configured to communicate with a seller to confirm that a money order has been authorized.

15. (Previously Presented) A system participating in an auction and paying with a money order that is backed by a third party according to Claim 12 wherein said money order sub-system further comprises a database coupled to said processor, said database comprising data for submitting an electronic funds transfer request and data for money order authorizations.

16. (Withdrawn) A money order system for processing a money order request, the money order system configured to communicate with a money order dispensing apparatus, said money order system comprising:

a server for receiving communications from and transmitting communications to a money order requestor;

a memory for storing information relating to money order transactions;

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a processor coupled to said server and to said memory, said processor programmed to:
request funds for a money order transaction upon receipt of a money order request;
upon confirmation of receipt of the requested funds, instruct the money order dispensing apparatus to generate a money order before the money order is automatically sent to a recipient; and
wherein the money order is backed by a third party other than the money order requestor or the recipient.

17. (Withdrawn) A system according to Claim 16 wherein said processor is further programmed to confirm to the requestor that the money order request has been fulfilled.

18. (Withdrawn) A system according to Claim 16 wherein said memory comprises a database, said database comprising data for submitting an electronic funds transfer request and data for money order authorizations.

19. (Withdrawn) A database, comprising:
data for submitting an electronic funds transfer request and based on a money order generation request from a requestor;
data on a completed electronic funds transfer;
data on delivery of a generated money order;
data on authorization of generation of a money order; and
data on a confirmation, for the requestor, of the money order authorization.

20. (Withdrawn) A method for purchasing a money order utilizing a money order system, wherein the money order system is accessible online through a wide area network, said method comprising:

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submitting, to the money order system and via the wide area network, a request for a money order, the request including authorization to debit a card account, wherein the submitting step is initiated by a money order sender;

receiving confirmation by a money order sender, via the wide area network, that the money order request has been fulfilled;

issuing a money order, wherein the money order is backed by a third party other than the money order sender or a recipient; and

causing delivery of the money order to the recipient.

21. (Withdrawn) A method for purchasing a money order utilizing a money order system, wherein the money order system is accessible online through a wide area network according to Claim 20 wherein submitting a request for a money order comprises the steps of:

selecting a money order request selection on a web page;

entering data requesting the money order including information identifying an account to be debited; and

authorizing debiting the account.

22. (Withdrawn) A method for generating a money order from a money order dispensing apparatus, wherein the money order is backed by a third party, said method comprising:

receiving, from a requestor and via a wide area network, a money order request;

requesting an electronic funds transfer upon receipt of the money order request, whereby the electronic funds transfer is used to pay for a money order;

instructing the money order dispensing apparatus to generate the money order upon receipt of the funds in response to the electronic funds transfer request, wherein the money order is backed by someone other than the requestor; and

initiating delivery of the money order after generation to a location associated with a recipient.

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23. (Withdrawn) A method for generating a money order from a money order dispensing apparatus, wherein the money order is backed by a third party according to Claim 22 wherein requesting an electronic funds transfer comprises transmitting credit card information to a billing server.

24. (Withdrawn) A method for generating a money order from a money order dispensing apparatus, wherein the money order is backed by a third party according to Claim 22 further comprising the step of notifying a party that is to receive the money order that the money order has been authorized.

25. (Withdrawn) A method for generating a money order from a money order dispensing apparatus, wherein the money order is backed by a third party according to Claim 22 further comprising the step of transmitting the money order to a party.

26. (Withdrawn) A method of purchasing a money order by the user via the Internet for delivery to the intended recipient, wherein the money order is backed by a third party other than the user or the intended recipient as recited in claim 1, wherein the sending step is initiated by the money order system.

27. (Currently Amended) A method of purchasing a money order from a money order system via the Internet for the purchase of goods purchased from an Internet-based auction transaction, wherein the money order is guaranteed by a third party other than a seller or a buyer in the auction transaction, the method including the steps of:

awarding a bid to a buyer for goods to be purchased from a seller from an auction process conducted between said buyer and seller via the Internet on an Internet auction site;

contacting ~~said~~ an Internet site for said money order system via the Internet by said buyer with a computing device after said bid is awarded to said buyer by the Internet auction site;

transmitting information to said money order system via the Internet to purchase said money order for said sale of said goods won during the auction process with the Internet

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auction site, said information including at least said buyer's identification, an identification of said seller and a financial amount for the money order, wherein;

said financial amount is related to the bid, and

at least some of said information is processed in a billing server associated with the money order system;

printing a money order from said money order system with a money order dispensing apparatus upon receipt of said transmitted information from said buyer;

initiating physical delivery of said generated money order from the money order system ~~said generated money order~~ to said seller;

initiating physical delivery of said goods from said seller to buyer after said money order is printed;

providing a hyper-link in the auction site to the money order system site;

generating a message from the money order system to at least one of said buyer or seller stating that said money order has been sent to said seller;

transmitting credit card information associated with said buyer to said money order system Internet site; and

electronically processing said credit card information to make available funds needed for said purchase of said money order by said buyer in said money order system site.

28. (New) The method of purchasing a money order from a money order system via the Internet for the purchase of goods purchased from an Internet-based auction transaction according to Claim 27, further comprising a step of transmission of funds associated with the credit card information to benefit the money order system.

29. (New) The method of purchasing a money order from a money order system via the Internet for the purchase of goods purchased from an Internet-based auction transaction according to Claim 27, further comprising a step of transmitting funds to a bank associated with the money order system to fund the money order.

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30. (New) The method of purchasing a money order from a money order system via the Internet for the purchase of goods purchased from an Internet-based auction transaction according to Claim 27, further comprising a step of transmitting funds to a bank associated with the money order system to fund the money order using an automated clearing house (ACH).

31. (New) The method of purchasing a money order from a money order system via the Internet for the purchase of goods purchased from an Internet-based auction transaction according to Claim 27, wherein the money order system comprises at least two of:

- a server;
- a firewall;
- a processor;
- the money order dispensing apparatus; and
- a database.

32. (New) The method of purchasing a money order from a money order system via the Internet for the purchase of goods purchased from an Internet-based auction transaction according to Claim 27, further comprising steps of:

- establishing a funds account on said buyer's behalf with said money order system, said funds account having a predetermined amount of monetary funds; and
- electronically deducting a predetermined amount of funds from said funds account in accordance with the amount of funds required to generate said money order.

33. (New) The method of purchasing a money order from a money order system via the Internet for the purchase of goods purchased from an Internet-based auction transaction according to Claim 27, further comprising a step of communicating with the seller to confirm that the money order has been authorized.

34. (New) The method of purchasing a money order from a money order system via the Internet for the purchase of goods purchased from an Internet-based auction

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transaction according to Claim 27, wherein the money order system comprises a database comprising data for submitting an electronic funds transfer request and data for money order authorizations.